

Terms & Conditions



Refer an Eligible Family Member or Coworker Checking Account Offer:

The person making the referral (Referrer) will earn a \$50 Visa® Reward Card for each eligible individual referred (Referred Person) to LAPFCU who registers for the offer, establishes a membership, opens a new checking account and completes the other requirements within the time specified in the offer. To make a referral, the Referrer must register for the program and share the offer with their eligible family members or coworkers. A Referrer may receive up to ten (10) Reward Cards (\$500 value) within a calendar year, but only one Referrer may receive a Reward Card for each Referred Person who fulfills the requirements (the first Referrer that enters information for a Referred Person will be the eligible Referrer). The Referred Person may only receive one Reward Card for establishing a membership with LAPFCU, opening a new LAPFCU checking account and completing the requirements, but may also be eligible as a Referrer.

To earn a \$50 Visa Reward Card, the Referred Person must register by following the link provided in the referral email or on social media, establish a membership with LAPFCU, open a new LAPFCU checking account AND complete the following requirements within 90 days of account opening:

- Complete one (1) or more direct deposits or ACH credits of \$250 or more per month, AND
- Enroll in e-Statements and e-Disclosures

Membership account required prior to opening checking account. The offer is not available if the Referred Person already has a LAPFCU checking account, and may not be combined with any other offers.

Referrer and referee must be 18 years or older. Current members may earn Reward Cards as a referrer by referring coworkers or family. The program may be discontinued or changed at any time without notice. Membership restrictions apply. For complete details, see our membership eligibility requirements by visiting lapfcu.org/home/membership/lapfcu-membership-benefits-and-eligibility.

New Member Offer:

For eligible active-duty and retired Non-LAPD sworn and civilian Law Enforcement Personnel Working in Los Angeles County, and their eligible immediate family members.

To earn a \$100 Visa Reward Card, the individual must register for the offer, establish a membership with LAPFCU, open a new LAPFCU checking account AND complete the following requirements within 90 days of account opening:

- Complete one (1) or more direct deposits or ACH credits of \$250 or more per month, AND
- Enroll in e-Statements and e-Disclosures

Primary Share Account required prior to opening checking account. The offer is not available if the individual already has a LAPFCU checking account, and may not be combined with any other offers.

Referrer and referee must be 18 years or older. The program may be discontinued or changed at any time without notice. Membership restrictions apply. For complete details, see our membership eligibility requirements by visiting lapfcu.org/home/membership/lapfcu-membership-benefits-and-eligibility.

Please allow up to 4-6 weeks, after completing all requirements of this offer, for delivery of your Reward Card.

The Reward Cards are subject to Terms and Conditions delivered with the card, including limitations on types of transactions for which they may be used.

Each Reward Card amount may be reported to the IRS, state, and local tax authorities if required by applicable law. Recipient is responsible for any federal, state, and/or local taxes on reward items.

Visa is a registered trademark of Visa, Inc. Visa is not a participant or sponsor of this promotion.

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